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**REMARKS**

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 31-35 are canceled and new claims 36-40 are added in their place. Accordingly, claims 36-40 are pending.

Claim 36 recites a method of operating an automated teller machine (ATM). The method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading from the portable device personal information which is unrelated to the ATM cash dispense transaction and which is associated with the ATM customer when the electronic receipt is provided to the ATM customer, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded personal information from the portable device.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM), wherein the method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading from the portable device personal information which is unrelated to the ATM cash dispense transaction and which is associated with the ATM customer when the electronic receipt is provided to the ATM customer, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded personal information from the portable device. Thus, claim 36 patentably defines over the

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prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 37 depends from claim 36 and is allowable for the reasons claim 36 is allowable and for the specific limitations recited therein. Claim 37 further recites the steps of analyzing the personal information uploaded from the portable device, and storing the analyzed information in a database entry as a customer profile. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 37 in combination with the structure recited in claim 36. Thus, claim 37 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 38 recites a method of operating an automated teller machine (ATM). The method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading schedule information from a calendar program executing on the portable device, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded schedule information.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM), wherein the method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading schedule information from a calendar program executing on the portable device, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the uploaded schedule information. Thus, claim 38

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patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 39 depends from claim 38 and is allowable for the reasons claim 38 is allowable and for the specific limitations recited therein. Claim 39 further recites that the specific information downloaded to the portable device relates to events or activities occurring in a location associated with the schedule information. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 39 in combination with the structure recited in claim 38. Thus, claim 39 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 40 recites a method of operating an automated teller machine (ATM). The method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading from the portable device recent purchase information, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the recent purchase information uploaded from the portable device.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM), wherein the method comprises the steps of establishing wireless communication with a portable device retained by a customer at the ATM, preparing data relating to an ATM cash dispense transaction that has been executed at the ATM, transferring the prepared data to the portable device via the wireless communication to provide the ATM customer with an electronic receipt for the ATM cash dispense transaction, uploading from the portable device recent purchase information, and downloading to the portable device specific information which is unrelated to the ATM cash dispense transaction and which is tailored to the ATM customer based upon the recent purchase information uploaded from the portable device. Thus, claim 40

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patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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